REMARKS

In the first Office Action on further RCE, as to main Claim 194, the Examiner conceded that the cited prior art of Roden, Toader, and Fergusson do not explicitly teach that an awarded credit amount to a pre-paid Internet user account is variable in direct relation to one or more specific characteristics of the user's response determined in the tracking of the characteristics of the user's response to an activity performed by the user on a website. The Examiner additionally cited the Lappington U.S. Patent 5,764,275 as teaching the concept of awarding points in an interactive TV game show that are variable in relation of the correctness of the user's answer or the response time to answer.

Main Claim 194 is herein amended to recite more specifically that the awarded credit amount is variable in direct relation to <u>one or more specific characteristics of the group consisting of: personal information provided in answer, length of answer, truthfulness of answer, and completeness of answer.</u> The added recitation is fully supported in the original Specification at Page 22, Lines 20-27. In the present invention, the awarded credit points may be paid for by an advertiser or other Internet vendor which obtains value by the characteristics of the user's answer, i.e., whether it includes personal information, is lengthy, is truthful, or is complete. These characteristics of a user's response therefore serve as the basis for an award of credit points which varies in direct relation to the response. In contrast, the Lappington prior art is directed to interactive TV game shows in which only the correctness and quickness of the user's response serves as a basis for game points. The award of game points only serves to keep score on contestants, and does not provide value which may be paid for by an advertiser or other Internet vendor.

The generating of the award credit step in Claim 194 is also corrected to be recited as a separate method step not dependent on the debit step. Amended main Claim 194, and Claims 195-199 dependent thereon, are now deemed to define patentably over the cited prior art, and allowance thereof is requested on reconsideration.